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U.S. DISTRICT COURT
N.D. OF ALABAMA

JWV/TEB December 2010

**UNITED STATES DISTRICT COURT**
**FOR THE NORTHERN DISTRICT OF ALABAMA**
**MIDDLE DIVISION**

| | | |
|---|---|---|
| **UNITED STATES OF AMERICA** | ) | |
| | ) | |
| **v.** | ) | **No.** |
| | ) | |
| **PEGGY COCHRAN MCGLAUGHN** | ) | |

## INFORMATION

The United States Attorney charges that, at all times relevant to this Information:

## Introduction

1. The defendant, **PEGGY COCHRAN MCGLAUGHN**, was an employee of Bob Roberts & Company, Inc. (BRC), a company based in Etowah County, Alabama, which is within the Northern District of Alabama.

2. The defendant was the bookkeeper of BRC for approximately 24 years.

## COUNT ONE
## [18 U.S.C. § 1344]

The United States Attorney further charges that:

1. The allegations of paragraphs One and Two of the Introduction section of this Information are realleged and incorporated as if fully set out in this count.

2. Beginning on or about October 28, 2003, and continuing until on or about February 23, 2010, the defendant,

**PEGGY COCHRAN MCGLAUGHN**,

knowingly executed and attempted to execute a scheme and artifice to obtain moneys, funds, and assets under the control of Wells Fargo Bank, N.A. (*formerly known as* Wachovia, N.A., *formerly known as* SouthTrust Bank of Etowah County) by means of false and fraudulent pretenses, representations, and promises.

3. It was a part of the scheme and artifice that the defendant would and did obtain checks signed by one of three individuals at BRC, each of whom had authority to sign checks on BRC's behalf. These checks were BRC company checks, and, aside from the signature, were otherwise blank.

4. It was further a part of the scheme and artifice that, once the defendant obtained one of these otherwise blank checks, she would and did complete the check by making it payable in an amount of her choosing to W.B., another BRC employee. W.B. had no knowledge of this activity and did not authorize the use of his name in this manner.

5. It was further a part of the scheme and artifice that, for each such check that the defendant caused to be made payable to W.B., the defendant would and did forge W.B.'s endorsement on the back of the check without W.B.'s

authorization or any other lawful authority.

6. It was further a part of the scheme and artifice that the defendant would and did present each such fraudulently completed and endorsed check to a branch of the bank now known as Wells Fargo Bank, including a branch located at 3400 Rainbow Drive, Rainbow City, Alabama 35906, within the Northern District of Alabama. (When the defendant began this activity, this particular branch belonged to SouthTrust Bank of Etowah County, and subsequently became a branch of Wachovia, N.A. Wachovia, N.A. recently became Wells Fargo Bank, N.A.).

7. It was further a part of the scheme and artifice that the defendant would and did repeat this pattern of activity, obtaining funds from the bank account of BRC and converting those funds to the use of herself and others.

8. On or about February 23, 2010, in Etowah County in the Northern District of Alabama, and elsewhere, the defendant,

**PEGGY COCHRAN MCGLAUGHN**,

knowingly executed and attempted to execute the above-described scheme and artifice to obtain money and funds under the custody and control of Wells Fargo Bank, N.A. (*formerly known as* Wachovia, N.A., *formerly known as* SouthTrust Bank of Etowah County), a financial institution the deposits of which were at all relevant times insured by the Federal Deposit Insurance Corporation, by means of materially false and fraudulent pretenses, representations, and promises, that is, by presenting to the bank as legitimate a check numbered 22670, ostensibly made payable to W.B. and purportedly endorsed by W.B., when the defendant knew that the check had been completed and endorsed fraudulently by her.

All in violation of 18 U.S.C. § 1344.

## COUNT TWO
## [18 U.S.C. § 1028A]

The United States Attorney further charges that:

On or about February 23, 2010, in Etowah County in the Northern District of Alabama, and elsewhere, the defendant,

**PEGGY COCHRAN MCGLAUGHN**,

did knowingly transfer and possess and use, without lawful authority, a means of identification of another person, to-wit, the name of W.B., during and in relation to the bank fraud charged in Count 1 of this Information.

All in violation of 18 U.S.C. § 1028A.

## NOTICE OF FORFEITURE
## [18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461(c)]

1. The allegations contained in Count 1 of this Information are hereby realleged and incorporated by reference for the purpose of alleging forfeitures

pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c).

2. Upon conviction of the violations set forth in Count 1 of this Information, the defendant,

**PEGGY COCHRAN MCGLAUGHN**,

shall forfeit to the United States of America, pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c), any property, real or personal, which constitutes or is derived from proceeds traceable to the offenses.

3. If any of the property described above, as a result of any act or omission of the defendant:

a. cannot be located upon the exercise of due diligence;

b. has been transferred or sold to, or deposited with, a third party;

c. has been placed beyond the jurisdiction of the court;

d. has been substantially diminished in value; or

e. has been commingled with other property which cannot be divided without difficulty,

**[Continued on Following Page]**

the United States of America shall be entitled to forfeiture of substitute property pursuant to Title 21, United States Code, Section 853(p), as incorporated by Title 28, United States Code, Section 2461(c).

All pursuant to 18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461(c).

JOYCE WHITE VANCE
United States Attorney

*/s/ Thomas Borton*
THOMAS BORTON
Assistant United States Attorney